

Fill in this information to identify your case:

Debtor 1	MELISSA	L.	DUNCAN
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF NEVADA			
Case number (if known)	18-50877		

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	ASSISTANT MANAGER	
Employer's name	BLACK BEAR DINER	
Employer's address	2323 S. VIRGINIA STREET	
	Number Street	Number Street

RENO NV 89509
 City State Zip Code City State Zip Code

How long employed there? **13 YRS**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$4,634.22	
3. Estimate and list monthly overtime pay.	3. + \$0.00	
4. Calculate gross income. Add line 2 + line 3.	4. \$4,634.22	

Debtor 1 MELISSA L. DUNCANCase number (if known) 18-50877

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4.	\$4,634.22
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a.	\$738.38
5b. Mandatory contributions for retirement plans	5b.	\$0.00
5c. Voluntary contributions for retirement plans	5c.	\$200.00
5d. Required repayments of retirement fund loans	5d.	\$0.00
5e. Insurance	5e.	\$340.54
5f. Domestic support obligations	5f.	\$0.00
5g. Union dues	5g.	\$0.00
5h. Other deductions. Specify: _____	5h. +	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$1,278.92
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,355.30
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00
8b. Interest and dividends	8b.	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00
8d. Unemployment compensation	8d.	\$0.00
8e. Social Security	8e.	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$0.00
8g. Pension or retirement income	8g.	\$0.00
8h. Other monthly income. Specify: CELL PHONE REIMBURSEMENT	8h. +	\$30.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$30.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,385.30
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12.	\$3,385.30
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. None.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	MELISSA	L.	DUNCAN
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF NEVADA			
Case number (if known)	18-50877		

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

Your expenses

4. The rental or home ownership expenses for your residence.
 Include first mortgage payments and any rent for the ground or lot.

4. \$650.00

If not included in line 4:

4a. Real estate taxes

4a.

4b. Property, homeowner's, or renter's insurance

4b.

\$6.00

4c. Home maintenance, repair, and upkeep expenses

4c.

4d. Homeowner's association or condominium dues

4d.

Debtor 1	<u>MELISSA L. DUNCAN</u>	Case number (if known)	<u>18-50877</u>	
<u>Your expenses</u>				
5.	Additional mortgage payments for your residence, such as home equity loans			
6.	Utilities:			
6a.	Electricity, heat, natural gas	6a.	<u>\$80.00</u>	
6b.	Water, sewer, garbage collection	6b.	<u>\$28.00</u>	
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$190.00</u>	
6d.	Other. Specify: _____	6d.	_____	
7.	Food and housekeeping supplies	7.	<u>\$450.00</u>	
8.	Childcare and children's education costs	8.	_____	
9.	Clothing, laundry, and dry cleaning	(See continuation sheet(s) for details)	9.	<u>\$140.00</u>
10.	Personal care products and services		10.	<u>\$60.00</u>
11.	Medical and dental expenses		11.	<u>\$550.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.		12.	<u>\$180.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books		13.	<u>\$125.00</u>
14.	Charitable contributions and religious donations		14.	_____
15.	Insurance.	Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	_____	
15b.	Health insurance	15b.	_____	
15c.	Vehicle insurance	15c.	<u>\$101.00</u>	
15d.	Other insurance. Specify: _____	15d.	_____	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		16.	_____
	Specify: _____			
17.	Installment or lease payments:			
17a.	Car payments for Vehicle 1 2013 HYUNDAI ELANTRA	17a.	<u>\$378.00</u>	
17b.	Car payments for Vehicle 2	17b.	_____	
17c.	Other. Specify: <u>STUDENT LOANS</u>	17c.	<u>\$100.00</u>	
17d.	Other. Specify: _____	17d.	_____	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		18.	_____
19.	Other payments you make to support others who do not live with you.		19.	_____
	Specify: _____			

Debtor 1 MELISSA L. DUNCANCase number (if known) 18-50877

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

- 20a. Mortgages on other property
 20b. Real estate taxes
 20c. Property, homeowner's, or renter's insurance
 20d. Maintenance, repair, and upkeep expenses
 20e. Homeowner's association or condominium dues

20a. _____
 20b. _____
 20c. _____
 20d. _____
 20e. _____

21. Other. Specify: PET CARE21. + \$80.00

22. Calculate your monthly expenses.

- 22a. Add lines 4 through 21.
 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.
 22c. Add line 22a and 22b. The result is your monthly expenses.

22a. \$3,118.00
 22b. _____
 22c. \$3,118.00

23. Calculate your monthly net income.

- 23a. Copy line 12 (your combined monthly income) from Schedule I.
 23b. Copy your monthly expenses from line 22c above.
 23c. Subtract your monthly expenses from your monthly income.
 The result is your monthly net income.

23a. \$3,385.30
 23b. \$3,118.00
 23c. \$267.30

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

- No.
 Yes.

Explain here:

THE DEBTOR LIVES WITH HER BOYFRIEND. THEY SPLIT THE RENT & UTILITIES. THE DEBTOR IS ON A SPECIAL DIET. SHE HAS ARTHRITIS. THE DEBTOR IS PURCHASING SOME MEDICAL EQUIPMENT--\$300 PER MONTH

Debtor 1 MELISSA L. DUNCANCase number (if known) 18-508779. Clothing, laundry, and dry cleaning (details):

CLOTHING	\$100.00
LAUNDRY & DRY CLEANING	\$40.00
Total:	<u>\$140.00</u>

Fill in this information to identify your case:

Debtor 1	MELISSA First Name	L. Middle Name	DUNCAN Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF NEVADA			
Case number (if known)	18-50877		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X Melissa Duncan
MELISSA L. DUNCAN, Debtor 1

X _____
Signature of Debtor 2

Date 07/10/2019
MM / DD / YYYY

Date _____
MM / DD / YYYY